

## DISTRIBUTING CHARGES

305

share of the produce for itself—far more than it could claim as the cost of its services. In some cases its profits may actually double the price of an article. There is nothing more remarkable in our modern economic conditions than the extraordinarily large number of retail shops. Their multiplicity may be of assistance in inducing the public to spend its money. But they are maintained very largely by the habits of their customers, who, in defiance of the axioms of political economy, support certain shops, not because they expect better goods or lower prices than elsewhere, but because they have contracted a habit of dealing with them. When so many are selling, individual profits cannot exceed a low average : there is keen competition : this is apt to deaden the appreciation of high morality : and trade may degenerate into a method of getting hold of other people's money without getting taken up by the police.<sup>55</sup>

The rendering of services—of satisfactions, that is to say, which do not take a material form—are the most obvious of the influences that enable some individuals to appropriate money from others. These are not included in a nation's wealth : but they comprise nearly all of its higher activities—the utilities which we derive from letters, science and art, from religious and secular instruction, from medical assistance—everything,

in short. which raises life above  
sensual enjoyment or a struggle for gain. Lawyers  
and politicians may complicate affairs which  
might be simply transacted. may earn money  
and credit by appealing to impulses that are not  
amongst the proudest attributes of humanity : but  
it is hardly conceivable that a civilized  
community could make shift without them. We must be  
rapidly carried in railways and tramcars to  
maintain the